

Calculators

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Summary

The Army G1 Retirement Services Office (RSO) offers a toolkit of calculators to assist in calculating and estimating retirement pay and benefits for both Soldiers and their Families. Tools offered are explained below and accessible through the [RSO Website](#).

Calculator	Qualifying Members	Description
Career Status Bonus (CSB)/REDUX	Regular Retirees	This calculator takes into account your retirement expectations; the year you will retire, your age at that time, your years of service and grade, and then calculates the value of your CSB using current economic factors or factors you select.
Dependency and Indemnity Compensation (DIC) Rate Table	Qualified Disabled Veterans	This table lets you determine the benefit paid to surviving spouse/children of certain disabled veterans.
Retirement - Final Pay	Regular / Non-Regular Retirees	This calculator estimates your retirement pay flow under the Final Pay retirement system.
Retirement High 3	Regular / Non-Regular Retirees	Allows you to estimate your retirement pay based on the year you retire, the number of years of service, and your pay grade upon retirement.
Social Security Quick Calculator	All Retirees	This calculator does not pull your actual earnings, but it does give an accurate estimate based on information that you provide
Retirement Reserve Component	Reserve Component Retirees	The Calculate Retired Pay Application enables Army Reserve Soldiers (retiring at age 60) to estimate their retirement pay. For AGR Soldiers retiring with an Active Duty retirement please visit the Office of the Secretary of Defense Military Compensation Website .

Survivor Benefit Plan (SBP) Reserve Component Calculator	All Retirees	The Survivor Benefit Plan Calculator projects your costs and benefits for participation in the Reserve Component Survivor Benefit Plan (RCSBP).
Social Security Administration Retirement/Disability /Survivor Calculator	All Retirees	This calculator allows you to estimate your Social Security benefit
Survivor Benefit Plan (SBP) Calculator	All Retirees & Dependents	This calculator allows you to estimate the cost of the SBP for your spouse, your children, a combination of the two, or a supplemental SBP.
Thrift Savings Program (TSP) Calculators	All Retirees	A variety of calculators enabling you to estimate the growth of your TSP account, estimate loan payments, estimate what your account balance would provide in monthly annuity payments, and many more.

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Frequently Asked Questions

Q. What is the difference between Regular and Non-Regular service?

- A. Regular military service means any State or federal full-time active duty military service. Non-regular military service means any State or federal military service, that is not regular service, for which retirement points are based on and assigned-for participation in such service, and shall include duty served in the State National Guard or any reserve component of the United States armed forces.

Q. As a non-regular retiree, how do I compute my retirement pay?

- A. There are two retirement computation methods that affect Non-regular retired pay: Final Base Pay and the High-Three. A Soldier's Date Initially Entered Military Service (DIEMS) determines which system will be used to calculate their retired pay and Soldiers will receive retired pay at their Highest Grade Held (HGH) satisfactorily.
- Final Base Pay computation method is applicable to Soldiers who first joined the military before 8 September 1980, as stated in Title 10, USC, Chapter 71, Section 1406. Years of satisfactory (equivalent) service will be multiplied by 2.5% up to a maximum of 75%. The percentage will be applied to the basic pay in effect for individuals (based on retired pay grade and years of service) on the date retired pay starts to determine monthly retired pay. Soldiers who separate or are discharged before age 60 will have their total years of service for pay determined at the time of separation. Soldiers who transfer to the Retired Reserve and remain until age 60 will have their total years of service for pay determined at age 60 or upon entry into a retired pay status (whichever is later).
 - High-36 month average computation method is applicable to Soldiers who first joined the military on or after 8 September 1980, as stated in Title 10, USC,

Chapter 71, Section 1407. Years of satisfactory (equivalent) service will be multiplied by 2.5 % up to a maximum of 75% just as in the first example; however, the resulting percentage will be applied to the average of the highest 36 months of basic pay in effect for the Soldier to determine monthly retired pay. ARNG Soldiers who separate or are discharged before age 60 will have their highest 36 months of basic pay determined at time of separation. Soldiers who transfer to the Retired Reserve and remain until age 60 will have their highest 36 months of basic pay determined at age 60 – generally, the pay scales in effect when they were ages 57, 58, and 59.

Q. What is my DIEMS?

- A. A DIEMS is established the first day the Soldier joins the military, including Delayed Entry Program (DEP) and cadet/Reserve Officers' Training Corps (ROTC) status. It is important to note that the DIEMS do not change.

Q. How do I determine my Highest Grade Held?

- A. Soldiers will receive retired pay at their Highest Grade Held (HGH) satisfactorily, given they meet the following requirements:

Highest Grade Held Satisfactorily Table			
Status		Voluntary	Involuntary
Enlisted (AR 600-8-19, Chapter 7)	E-1 thru E-6	1 year	185 days
	E-7 thru E-9	2 years	185 days
Officer (ROPMA)	O-1 thru O-4	6 months	185 days
	O-5 and higher	3 years	185 days
Warrant Officer (NGR 600-101)	All	31 days	31 days

Q. Will my retirement pay ever be increased?

- A. Retired pay may be increased annually by a cost-of-living allowance (COLA) based on the change in the Consumer Price Index (CPI is a measure estimating the average price of consumer goods and services purchased by households) from the third quarter of one calendar year to the third quarter of the next. COLAs are normally effective 1 December and payable the first working day in January.

Q. How can I manage my retirement pay?

- A. Retirees should visit [myPay](#) to enroll and set up a Personal Identification Number (PIN). After enrolling and obtaining their PINs, Retirees and Annuitants may use myPay to manage their pay information, receive, and read their leave and earning statements, and print their forms 1099R.

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Links

- [Army Retirement Services Office \(RSO\) – Reserve/National Guard](#)

Provides access to Information Guides on Non-Regular Retirement

- [Army Retirement Services Office \(RSO\) – Retirement Calculators](#)
Provides access to all retirement calculators listed above
- [myPay](#)
Link to enroll in MYPAY and set a Personal Identification Number (PIN)
- [Army Echoes](#)
Link to sign up for HQDA bulletin for retired Soldiers and their spouses
- [OSD Military Compensation Site](#)
Provides information on Military pay and allowances, retirement, benefits, Survivor benefits, and the Thrift Savings Plan (AGR Soldiers retiring with an Active Duty retirement should visit the Office of the Secretary of Defense Military Compensation site for additional information)

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References

Regulations

- [AR 135-180, Qualifying Service for Retired Pay Non-Regular Service](#)
- [AR 600-8-19, Enlisted Promotions and Reductions](#)
- [NGR 600-101, Warrant Officers – Federal Recognition and Related Personnel Actions](#)
- [NGR 600-200, Enlisted Personnel Management](#)
- [NGR 635-100, Personnel Separations](#)
- [NGR 680-2, Army National Guard Retirement Points Accounting Management System](#)
- [Title 10, United States Code – Armed Forces](#)

Documents and Forms

- [AHRC-STL Form 1259, Approximate Point Value for Retirement Benefits](#)
- AHRC-STL Form 4001, Important Information Concerning Retired Pay Application
- [ARNG Information Guide on Non-Regular Retirement](#)
- [DD Form 108, Application for Retired Pay Benefits](#)
- [DD Form 2656, Data for Payment of Retired Personnel](#)
- NGB Form 23A, Army National Guard Current Annual Statement
- NGB Form 23A1, Army National Guard Retirement Points Statement Supplemental Detail Report
- NGB Form 23B, Army National Guard Retirement Points History Statement
- NGB Form 23C, Army National Guard Retirement Points History Statement Application for Retirement Pay
- [SF 1199a, Direct Deposit Sign-up Form](#)

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Points of Contact

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